

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LEO J NIXON

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-11217

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/09/2019 and confirmed on 1/30/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	55,895.00
Less Refunds to Debtor	0.00
TOTAL AMOUNT OF PLAN FUND	55,895.00

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	4,780.00
Trustee Fee	2,880.19
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	7,660.19

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	ABFC 2002-WF1 TRUST ABFC MTG LOAN Acct: 2182	0.00	0.00	0.00	0.00
	ABFC 2002-WF1 TRUST ABFC MTG LOAN Acct: 2182	1,487.54	1,487.54	0.00	1,487.54
	ABFC 2002-WF1 TRUST ABFC MTG LOAN Acct: 2182	0.00	17,365.22	0.00	17,365.22
	ABFC 2002-WF1 TRUST ABFC MTG LOAN Acct: 2182	0.00	0.00	0.00	0.00
	ERIE WATER WORKS* Acct: 2760	539.89	539.89	0.00	539.89
	ERIE FEDERAL CREDIT UNION(*) Acct: 8563	25,408.53	25,408.53	3,257.26	28,665.79
					48,058.44

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	LEO J NIXON Acct:	0.00	0.00	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,780.00	3,780.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	1,000.00	1,000.00	0.00	0.00

* * * N O N E * * *

Unsecured					
	FIRST FEDERAL CREDIT CONTROL Acct: 2214	0.00	0.00	0.00	0.00
	PREMIER BANKCARD LLC; JEFFERSON C Acct: 5736	937.87	29.34	0.00	29.34
	CAPITAL ONE NA** Acct: 3938	1,416.07	44.29	0.00	44.29
	LVNV FUNDING LLC	1,076.60	33.68	0.00	33.68

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9593				
	MERRICK BANK	982.82	30.74	0.00	30.74
	Acct: 9891				
	MIDNIGHT VELVET	0.00	0.00	0.00	0.00
	Acct: 8550				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,225.00	38.32	0.00	38.32
	Acct: 2903				
	FIRST FEDERAL CREDIT CONTROL	359.50	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	HAMOT SURGERY CNTR	0.00	0.00	0.00	0.00
	Acct:				
					176.37
TOTAL PAID TO CREDITORS					48,234.81
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		27,435.96			
UNSECURED		5,997.86			

Date: 01/28/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
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PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteevdpa.com

IN RE:

LEO J NIXON

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-11217

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:

Leo J. Nixon

Debtor

Case No. 19-11217-JCM

Chapter 13

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jan 29, 2025

Form ID: pdf900

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- +++ Addresses marked '+++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2025:

Recip ID	Recipient Name and Address
db	+ Leo J. Nixon, 2318 Reed Street, Erie, PA 16503-2140
cr	+ ABFC 2002-WF1 Trust, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ ABFC 2002-WF1 Trust, ABFC Mortgage Loan Asset-Back, Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312 UNITED STATES 32312-3858
cr	+ ABFC 2002-WF1 Trust, ABFC Mortgage Loan Asset-Back, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ ABFC 2002-WF1 Trust, ABFC Mortgage Loan Asset-Back, 14841 Dallas Parkway, Ste 350, Dallas, TX 75254-7685
15168872	+ Erie Water Works, 340 West Bayfront Parkway, Erie, PA 16507-2004
15168880	+ UPMC Hamot Surgery Center, 200 State Street, Erie, PA 16507-1499

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
16427394	+ Email/Text: mtgbk@shellpointmtg.com	Jan 30 2025 00:14:00	ABFC 2002-WF1 Trust., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15168868	+ Email/Text: ally@ebn.phinsolutions.com	Jan 30 2025 00:13:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
15184011	Email/PDF: bncnotices@becket-lee.com	Jan 30 2025 00:18:16	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15168869	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jan 30 2025 00:16:00	Chex Systems Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1595
15168870	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 30 2025 00:18:02	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15168871	+ Email/Text: kslater@eriefcu.org	Jan 30 2025 00:15:00	Erie Federal Credit Union, 3503 Peach Street, Erie, PA 16508-2741
15168873	Email/Text: rj@ffcc.com	Jan 30 2025 00:13:00	First Federal Credit Control, 24700 Chagrin Boulevard, Cleveland, OH 44122
15168874	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 30 2025 01:29:55	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
15194594	Email/Text: JCAP_BNC_Notices@jcrap.com	Jan 30 2025 00:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15168875	+ Email/Text: PBNCNotifications@perituservices.com	Jan 30 2025 00:13:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15168876	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2025 00:18:04	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10675, Greenville, SC

District/off: 0315-1

User: auto

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Date Rcvd: Jan 29, 2025

Form ID: pdf900

Total Noticed: 26

			29603-0675
15170513	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2025 01:19:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15174851	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 30 2025 00:30:07	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15168877	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 30 2025 00:18:04	Merrick Bank Corporation, Po Box 9201, Old Bethpage, NY 11804-9001
15168878	+ Email/Text: bankruptcy@sccompanies.com	Jan 30 2025 00:16:00	Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
15192397	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 30 2025 00:16:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15168879	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 30 2025 00:14:00	Specialized Loan Servicing, LLC, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
15201220	Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 30 2025 00:14:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
15168881	+ Email/Text: bnc-bluestem@quantum3group.com	Jan 30 2025 00:16:00	Webbank / Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		ABFC 2002-WF1 Trust, ABFC Mortgage Loan Asset-Back
cr		ABFC 2002-WF1 Trust, ABFC Mortgage Loan Asset-Back
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
15284910	*++++	U.S. BANK NATIONAL ASSOCIATION TRUSTEE (SEE 410), C/O SPECIALIZED LOAN SERVICING LLC, 8742 KENDRICK CASTILLO WAY STE 300, HIGHLANDS RANCH CO 80129-3155, address filed with court: U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
15287715	##+	FFCC, 24700 Chagrin Blvd, Cleveland, OH 44122-5630

TOTAL: 3 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

Name	Email Address
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District/off: 0315-1

User: auto

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Date Rcvd: Jan 29, 2025

Form ID: pdf900

Total Noticed: 26

Daniel P. Foster

on behalf of Debtor Leo J. Nixon dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Denise Carlon

on behalf of Creditor ABFC 2002-WF1 Trust ABFC Mortgage Loan Asset-Backed Certificates, Series 2002-WF1, U.S. Bank
National Et Al... dcarlon@kmlawgroup.com

Joshua I. Goldman

on behalf of Creditor ABFC 2002-WF1 Trust ABFC Mortgage Loan Asset-Backed Certificates, Series 2002-WF1, U.S. Bank
National Association, as Trustee, successor in interest to Wachovia Bank, N.A. formerly known as First Uni
josh.goldman@padgettlawgroup.com,
angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeecf@chapter13trusteewdpa.com

TOTAL: 5